

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333 Honorable Kathryn C. Ferguson, U.S. Bankruptcy Judge	
CASE NUMBER: 21-11628-KCF	DATE FILED:: 2/28/21
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Edna C. Saunders aka Edna C H Saunders, aka Edna Harris-Saunders xxx-xx-0751	ADDRESS OF DEBTOR(S): 211 Curlew Lane Mount Holly, NJ 08060
DEBTOR'S ATTORNEY: Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	TRUSTEE: Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755 732-341-3800

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

10/13/21

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: July 16, 2021

FOR THE COURT
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:
Edna C. Saunders
Debtor

Case No. 21-11628-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 16, 2021

User: admin
Form ID: noa

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Edna C. Saunders, 211 Curlew Lane, Mount Holly, NJ 08060-1020
acc	+ BEDERSON, LLP., 347 Mount Pleasant Avenue, West Orange, NJ 07052-2749
519125873	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519125875	+ Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
519125876	+ Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
519125878	+ Constellation New Energy - Gas Division, PO Box 5471, Carol Stream, IL 60197-5471
519125879	+ Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001
519125882	+ Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
519125884	+ Encore Receivable Management, Inc., PO Box 3330, Olathe, KS 66063-3330
519125885	+ Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
519125886	+ Granite State Management & Resources, PO Box 3420, Concord, NH 03302-3420
519125887	+ Larchmont Imaging Associates, PO Box 448, Hainesport, NJ 08036-0448
519125893	+ Mullooly, Jeffrey, Rooney & Flynn LLP, PO Box 9036, Syosset, NY 11791-9036
519125896	+ NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
519125894	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
519125899	+ Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054-5020
519125901	+ Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
519125906	+ U.S. Department of Education, PO Box 105081, Atlanta, GA 30348-5081

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDESTRAFFI.COM	Jul 17 2021 00:33:00	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 16 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 16 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519125881	+ EDI: DISCOVER.COM	Jul 17 2021 00:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519125877	EDI: JPMORGANCHASE	Jul 17 2021 00:33:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
519125888	Email/Text: camanagement@mtb.com	Jul 16 2021 20:35:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
519125889	+ EDI: MID8.COM	Jul 17 2021 00:33:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519125890	+ EDI: AISMIDFIRST	Jul 17 2021 00:33:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519125892	+ Email/Text: maureen@MHMUA.COM		

District/off: 0312-3

User: admin

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		Jul 16 2021 20:36:00	Mt. Holly Municipal Utilities Authority, PO Box 486, Mount Holly, NJ 08060-0486
519125897	EDI: PRA.COM		
		Jul 17 2021 00:33:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519125902	+ EDI: DRIV.COM		
		Jul 17 2021 00:33:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519125903	+ EDI: RMSC.COM		
		Jul 17 2021 00:33:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519127122	+ EDI: RMSC.COM		
		Jul 17 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519125907	+ EDI: VERIZONCOMB.COM		
		Jul 17 2021 00:33:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
519125908	EDI: WFFC.COM		
		Jul 17 2021 00:33:00	Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306
TOTAL: 15			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431
519125874	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519125880	*+	Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001
519125883	*+	Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
519125891	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519125895	*+	New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
519125898	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519125900	*+	Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054-5020
519125904	*+	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519125905	*+	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2021 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;btrustee@straffilaw.com;dstraffi@ecf.axosfs.com

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Daniel E. Straffi

on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Lee Martin Perlman

on behalf of Debtor Edna C. Saunders ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5